



The Guardian Life Insurance Company of America

And its Affiliates and Subsidiaries

P.O. Box 14319
Lexington, KY 40512

Enrollment/Change Form

Please print clearly and mark carefully.

Employer Name: _____	Group Plan Number: _____ Benefits Effective: _____
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PLEASE CHECK APPROPRIATE BOX
 Initial Enrollment Add Employee/ Dependents Drop/Refuse Coverage Information Change Family Status Change

Class: _____ Division: _____ Subtotal Code: _____
(Please obtain this from your Employer)

About You: First, MI, Last Name: _____	Social Security Number _____ - _____ - _____
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Address/City/State/Zip: _____

Gender: M F Date of Birth (mm-dd-yy): _____ - _____ - _____ Phone: () -

Email Address: _____

Are you married or do you have a spouse/domestic partner? Yes No Date of marriage/Union: _____ - _____ - _____
Do you have children or other dependents? Yes No Placement date of adopted child: _____ - _____ - _____

About Your Job: Hours worked per week: _____ Job Title: _____

Work Status: <input type="checkbox"/> Active <input type="checkbox"/> Retired <input type="checkbox"/> Cobra/State Continuation	Date of full time hire: _____ - _____ - _____	Annual Salary: \$ _____
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About Your Family: Please include the names of the dependents you wish to enroll for coverage. *A dependent is a person that you, as a taxpayer, claim; who relies on you for financial support; and for whom you qualify for a dependency tax exception. Dependency tax exemptions are subject to IRS rules and regulations. Additional information may be required for non-standard dependents such as a grandchild, niece or a nephew.*

Spouse/domestic partner (First, MI, Last Name)	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth (mm-dd-yyyy) _____ - _____ - _____	
Child/Dependent 1:	<input type="checkbox"/> Add <input type="checkbox"/> Drop Gender <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth (mm-dd-yyyy) _____ - _____ - _____	Status (check all that apply) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent
Child/Dependent 2:	<input type="checkbox"/> Add <input type="checkbox"/> Drop Gender <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth (mm-dd-yyyy) _____ - _____ - _____	Status (check all that apply) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent
Child/Dependent 3:	<input type="checkbox"/> Add <input type="checkbox"/> Drop Gender <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth (mm-dd-yyyy) _____ - _____ - _____	Status (check all that apply) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent
Child/Dependent 4:	<input type="checkbox"/> Add <input type="checkbox"/> Drop Gender <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth (mm-dd-yyyy) _____ - _____ - _____	Status (check all that apply) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent

Critical Illness Coverage: You must be enrolled to cover your dependents.
Benefit reductions apply. Please see plan administrator.

TO BE ELIGIBLE FOR THIS COVERAGE, YOU MUST HAVE COMPREHENSIVE HEALTH BENEFITS FROM AN INSURANCE POLICY, AN HMO PLAN, OR AN EMPLOYER HEALTH BENEFIT PLAN. PERSONS WITHOUT SUCH COVERAGE ARE NOT ELIGIBLE FOR THIS COVERAGE. BY PLACING YOUR SIGNATURE AT THE END OF THIS FORM YOU CONFIRM THE EXISTENCE OF SUCH COVERAGE.

THIS COVERAGE IS NOT AVAILABLE TO ANY PERSON 65 YEARS OF AGE OR OLDER WHO IS COVERED BY MEDICARE PART A AND PART B AND A MEDICARE SUPPLEMENT INSURANCE POLICY, CERTIFICATE, OR CONTRACT FOR COVERAGE OF EXCESS CHARGES UNDER MEDICARE PART B. BY PLACING YOUR SIGNATURE AT THE END OF THIS FORM YOU CONFIRM THAT YOU DO NOT HAVE SUCH COVERAGE(S) IN EXISTENCE.

<p>Core Insurance Amount : <input type="checkbox"/> \$ _____</p> <p><input type="checkbox"/> I do not want this coverage.</p>	<p>Spouse/domestic partner Insurance Amount <input type="checkbox"/> \$ _____ The amount may not be more than 50% of Employee Amount</p> <p><input type="checkbox"/> I do not want this coverage.</p>	<p>Dependent/Child(ren) Insurance Amount: <input type="checkbox"/> \$ _____ The amount may not be more than 50% of Employee Amount</p> <p><input type="checkbox"/> I do not want this coverage.</p>
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If you or your dependent spouse/domestic partner or dependents elect Critical Illness Coverage, you must answer the following health questions.

- During the previous seven years, has any proposed insured been diagnosed with or treated by a medical professional for any of the following conditions: Cancer (except localized non melanoma skin cancer), Malignant melanoma, Atrial fibrillation, Kidney disease including end stage renal disease and kidney failure, Liver disease including hepatitis, liver failure, and liver cirrhosis, Lung disease including chronic obstructive pulmonary disease (COPD), idiopathic pulmonary fibrosis, cystic fibrosis, alpha-1 antitrypsin deficiency, and pulmonary hypertension, Pancreatitis or Bone or bone marrow disease including aplastic anemia, congenital neutropenia, sickle cell anemia, and thalassemia? Or, has a medical professional recommended that any proposed insured have an Organ transplant, including Bone marrow or Stem cell transplant?
Employee Yes No Spouse/domestic partner Yes No Dependent Child(ren) Yes No
- During the previous seven years, has the proposed insured been diagnosed with or treated by a medical professional for: Heart attack or Heart disease, Stroke or Transient ischemic attack (TIA), or has a medical professional recommended that the proposed insured have Bypass surgery, Stent insertions treatment for Coronary artery disease?
Employee Yes No Spouse/domestic partner Yes No Dependent Child(ren) Yes No
- During the previous seven years, has the proposed insured been diagnosed with or treated by a medical professional for Uncontrolled blood pressure (requiring a change in medication or dosage in the past 6 months) or been diagnosed with or treated by a medical professional for Diabetes (except if present only in pregnancy)?
Employee Yes No Spouse/domestic partner Yes No Dependent Child(ren) Yes No

Important Notes:

- Based on your plan benefits and age you may be required to complete an additional evidence of insurability form for Critical Illness.

Cancer Coverage: You must be enrolled to cover your dependents. Check only one box.

Employee Only	EE & Spouse/domestic partner	EE & Dependent/Child(ren)	EE, Spouse/domestic partner & Dependent/Child(ren)
_____ Plan <input type="checkbox"/>	_____ Plan <input type="checkbox"/>	_____ Plan <input type="checkbox"/>	_____ Plan <input type="checkbox"/>
_____ Plan <input type="checkbox"/>	_____ Plan <input type="checkbox"/>	_____ Plan <input type="checkbox"/>	_____ Plan <input type="checkbox"/>
<input type="checkbox"/> I do not want this coverage.	<input type="checkbox"/> I do not want this coverage.	<input type="checkbox"/> I do not want this coverage.	<input type="checkbox"/> I do not want this coverage.

Complete the following question if you are enrolling for Cancer coverage. NOTE: Additional information may be required.

To the best of your knowledge, has anyone to be covered been treated for or diagnosed by a licensed medical professional as having Cancer in any form within the last 5 years?

Yes, I have. No, I haven't. Yes, my spouse/domestic partner has. No, my spouse/domestic partner hasn't. Yes, my dependent child(ren) have. No, my child(ren) haven't.

To the best of your knowledge, has anyone to be covered been treated for or diagnosed by a medical professional as having AIDS Related Complex (ARC) or AIDS within the last 5 years?

Yes, I have. No, I haven't. Yes, my spouse has. No, my spouse hasn't. Yes, my dependent child(ren) have. No, my child(ren) haven't.

Signature

- I understand that my dependent(s) cannot be enrolled for a coverage, if I am not enrolled for that coverage.
- Submission of this form does not guarantee coverage. Among other things, coverage is contingent upon underwriting approval and meeting the applicable eligibility requirements as set forth in the applicable benefit booklet
- If coverage is waived and you later decide to enroll, late entrant penalties may apply. You may also have to provide, at your own expense, proof of each person's insurability. Guardian or its designee has the right to reject your request.
- I understand that I must be actively at work or my elected coverage will not take effect until I have met the eligibility requirements (as defined in the benefit booklet.) This does not apply to eligible retirees.
- Plan design limitations and exclusions may apply. For complete details of coverage, please refer to your benefit booklet. State limitations may apply.
- Your coverage will not be effective until approved by a Guardian or its designated underwriter.
- I hereby apply for the group benefit(s) that I have chosen above.
- I understand that I must meet eligibility requirements for all coverages that I have chosen above.
- I agree that my employer may deduct premiums from my pay apply premiums to my credit card or debit card, or add premiums to my dues, if they are required for the coverage I have chosen above.
- I acknowledge and consent to receiving electronic copies of applicable insurance related documents, in lieu of paper copies, to the extent permitted by applicable law. I may change this election only by providing thirty (30) day prior written notice.
- **I attest that the information provided above is true and correct to the best of my knowledge.**
- **"California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance coverage."**

For your protection California law requires the following to appear on this form: The falsity of any statement in the application shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer.

The state in which you reside may have a specific state fraud warning. Please refer to the attached Fraud Warning Statements page.

SIGNATURE OF EMPLOYEE X _____ DATE _____

Fraud Warning Statements

The laws of several states require the following statements to appear on the enrollment form:

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Arizona: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California: For your protection California law requires the following to appear on this form: The falsity of any statement in the application shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Connecticut, Iowa, Kansas, Nebraska, Oregon, and Vermont: Any person who knowingly, and with intent to defraud any insurance company or other person, files an application of insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, may be guilty of a fraudulent insurance act, which may be a crime, and may also be subject to civil penalties.

Delaware, Indiana and Oklahoma: WARNING: Any person who knowingly, and with the intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Louisiana and Texas: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit is guilty of a crime and may be subject to fines and confinements in state prison.

New Mexico: Any person who knowingly presents a false or fraudulent claim for payment or a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties or denial of insurance benefits.

Maine, Tennessee, Virginia and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefit.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in N.H. Rev. Stat. Ann. § 638:20.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. (Does not apply to Life Insurance.)

Ohio: Any person who with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Rhode Island: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.